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Dated: December 11, 2003 Signature: *Michael J. Schaefer*

(Michael J. Schaefer)

Docket No.: J2167.0090/P090
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Louis Riehl, et al.

Application No.: 09/413,971

Art Unit: 3627

Filed: October 7, 1999

Examiner: C. Buchanan

For: SYSTEM AND METHOD FOR BACK
OFFICE PROCESSING OF BANKING
TRANSACTIONS USING ELECTRONIC
FILES

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DEC 19 2003

GROUP 3600

AMENDMENT AFTER FINAL ACTION (37 C.F.R. SECTION 1.116)

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 11, 2003, finally rejecting claims 1-11, 13-27, 29-44 and 46-48, please amend the above-identified U.S. patent application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 15 of this paper.